

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**John G. Dennison**  
**Wendy M. Dennison**  
Debtor(s)

Bankruptcy Case No.: 18-23929-GLT  
Issued PER 5/23/2019 Proceeding  
Chapter: 13  
Docket No.: 48 - 23  
Concil. Conf.: May 23, 2019 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 25, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,040.00 as of June, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on May 23, 2019 at 11:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 10 of Ditech .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: May 23, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John G. Dennison  
 Wendy M. Dennison  
 Debtors

Case No. 18-23929-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 60

Date Rcvd: May 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2019.  
 db/jdb

+John G. Dennison, Wendy M. Dennison, 506 S. Pittsburgh Street,  
 Connellsville, PA 15425-4013  
 14939545 +Advanced Disposal P.O. Box 266, 1192 McClellandtown Road, McClellandtown, PA 15458-1118  
 14926558 Allied Interstate, P.O. Box 1954, Southgate, MI 48195-0954  
 14926560 AmeriFinancial Solutions, LLC, P.O. Box 602570, Charlotte, NC 28260-2570  
 14926559 +American InfoSource, Mail Station N387, 2230 East Imperial Highway,  
 El Segundo, CA 90245-3504  
 14926564 CBCS, P.O. Box 163333, Columbus, OH 43216-3333  
 14926568 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., 363 Vanadium Road--Suite 109,  
 P.O. Box 13446, Pittsburgh, PA 15243)  
 14926569 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43216)  
 14926565 #Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988,  
 Harrisburg, PA 17108-0988  
 14926566 Cherry Tree Pediatrics, P.C., 2 Highland Park Drive, Suite 201, Uniontown, PA 15401-8926  
 14926567 Collection Professionals, 723 First Street, La Salle, IL 61301-2535  
 14926570 Connellsville Municipal Authority, P.O. Box 925, Connellsville, PA 15425-0925  
 14926571 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121  
 14926573 Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007  
 14926574 +Disney Movie Club, 500 South Buena Vista Street, Burbank, CA 91521-0001  
 14939546 +EMP of Fayette County, LTD, 401 East Murphy Avenue, Connellsville, PA 15425-2724  
 14926577 +EOS CCA, P.O. Box 981008, Boston, MA 02298-1008  
 14926576 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980  
 14939547 +Erie Insurance Exchange, 301 Commonwealth Drive, Warrendale, PA 15086-7508  
 14926578 Fayette Physician Network, P.O. Box 371980, Pittsburgh, PA 15250-7980  
 14926579 +FirstSource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609  
 14926580 Foundation Radiology Group, PC, 75 Remittance Drive #3310, Chicago, IL 60675-1001  
 14926581 +Genesis Bankcard/Celtic Bank, 268 South State Street--Suite 300,  
 Salt Lake City, UT 84111-5202  
 14926582 +Gregory Javardian, Esq., 1310 Industrial Boulevard, 1st Floor, Suite 101,  
 Southampton, PA 18966-4030  
 14926583 +Grimaldi Dental Associates, 320 Memorial Boulevard, Connellsville, PA 15425-2643  
 14926584 Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700  
 14940037 +Illinois Valley Radiology, C/O Collection Professionals Inc., 723 First St.,  
 LaSalle, IL 61301-2535  
 14926587 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
 14926589 +North Shore Agency, Inc., P.O. Box 9221, Old Bethpage, NY 11804-9021  
 14939549 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive,  
 Harrisburg, PA 17111-2729  
 14939550 Professional Account Management, P.O. Box 1153, Milwaukee, WI 53201-1153  
 14926593 +Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088  
 14926594 Southwestern Gastrointestinal Specialist, 300 Spring Creek Lane--Upper Level,  
 Uniontown, PA 15401-9069  
 14926596 +St. Thomas More Hospital, 1338 Phay Avenue, Po Box 1317, Canon City, CO 81215-1317  
 14926597 +TekCollect, 871 Park Street, Columbus, OH 43215-1441  
 14926598 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596  
 14926602 YBUY Financial, P.O. Box 105654, Atlanta, GA 30348-5654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14939544 +E-mail/Text: mnapoletano@ars-llc.biz May 24 2019 02:53:30 Ability Recovery Services,  
 P.O. Box 4031, Wyoming, PA 18644-0031  
 14926561 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com May 24 2019 02:59:35 Capital One,  
 P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14926562 E-mail/PDF: gecsedirecoverycorp.com May 24 2019 02:59:19 CareCredit/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064  
 14926563 +E-mail/Text: bankruptcy@cavps.com May 24 2019 02:53:17 Cavalry SPV I, LLC,  
 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-1340  
 14926572 E-mail/PDF: creditonebknofications@resurgent.com May 24 2019 02:59:07 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 14965115 E-mail/Text: bankruptcy.bnc@ditech.com May 24 2019 02:52:51 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 14926575 E-mail/Text: bankruptcy.bnc@ditech.com May 24 2019 02:52:51 Ditech Financial, LLC,  
 Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154  
 14939548 +E-mail/Text: GenesisFS@ebn.phinsolutions.com May 24 2019 02:53:35 Indigo,  
 Genesis Bankcard/Celtic Bank, P.O. Box 4499, Beaverton, OR 97076-4499  
 14926586 E-mail/PDF: gecsedirecoverycorp.com May 24 2019 02:59:02 JC Penney/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14960083 E-mail/PDF: resurgentbknofications@resurgent.com May 24 2019 02:59:24 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14926588 E-mail/Text: electronicbkydocs@nelnet.net May 24 2019 02:53:13 Nelnet Student Loan Trust,  
 Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 60

Date Rcvd: May 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14926590 +E-mail/Text: egssupportservices@alorica.com May 24 2019 02:53:15 OSI Collection Services,  
507 Prudential Road, Horsham, PA 19044-2308  
14926592 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 24 2019 02:59:38  
Portfolio Recovery, P.O. Box 12914, Norfolk, VA 23541-1223  
14965455 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 24 2019 03:10:05  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14927634 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 24 2019 02:59:05  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14926591 +E-mail/Text: csc.bankruptcy@amwater.com May 24 2019 02:53:31 Pennsylvania American Water,  
P.O. Box 578, Alton, IL 62002-0578  
14955493 E-mail/Text: bnc-quantum@quantum3group.com May 24 2019 02:52:56  
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788  
14926595 +E-mail/Text: appebnmailbox@sprint.com May 24 2019 02:53:07 Sprint, P.O. Box 8077,  
London, KY 40742-8077  
14934791 +E-mail/Text: electronicbkdocs@nelnet.net May 24 2019 02:53:13  
U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
14926599 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 24 2019 02:52:42  
Verizon, P.O. Box 3037, Bloomington, IL 61702-3037  
14926600 E-mail/PDF: gecsed@recoverycorp.com May 24 2019 02:59:34 Walmart/Synchrony Bank,  
Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064  
14926601 E-mail/Text: bankruptcy@firstenergycorp.com May 24 2019 02:53:12 West Penn Power,  
P.O. Box 16001, Reading, PA 19612-6001  
14963476 +E-mail/Text: bankruptcy@firstenergycorp.com May 24 2019 02:53:12 West Penn Power,  
5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
cr Green Tree Servicing LLC  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14926585 ##+Illinois Valley Radiology, PC, P.O. Box 11355, Lancaster, PA 17605-1355

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

Daniel R. White on behalf of Debtor John G. Dennison dwhite@zeblaw.com,  
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com  
Daniel R. White on behalf of Joint Debtor Wendy M. Dennison dwhite@zeblaw.com,  
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Mary F. Kennedy on behalf of Creditor Green Tree Servicing LLC mary@javardianlaw.com,  
tami@javardianlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: dbas  
Form ID: 149

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6